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**RESPONSE UNDER 37 C.F.R. § 1.116**  
**EXPEDITED PROCEDURE**  
**EXAMINING GROUP 3600**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First Named Inventor : David Ellis et al.

Appln. No.: 09/977,050

Filed : October 12, 2001

For : INTEGRATED RISK MANAGEMENT  
SYSTEM AND METHOD

Docket No.: S85.12-0001

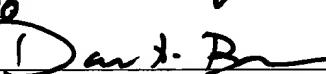
Group Art Unit: 3623

Examiner: Catherine M. Tarae

**AMENDMENT AFTER FINAL**

**Mail Stop AF**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

I HEREBY CERTIFY THAT THIS PAPER IS  
BEING SENT BY U.S. MAIL, FIRST CLASS, TO  
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11 DAY OF July,  
2006  
  
\_\_\_\_\_  
PATENT ATTORNEY

Sir:

This is in response to the Office Action mailed on May 17, 2006. Please amend the above-identified application as follows.